

FINANCIAL AND COMMERCIAL.

MONDAY, March 30—6 P. M.
The gold market has been very firm to-day, and the fluctuations were from 135 1/2 to 135 3/4, with the closing transactions following the adjustment of the board at 135 1/2, following which this price was bid. Notwithstanding the large "short" interest outstanding the rates for carrying coin varied from seven to ten per cent per annum, and in some instances 1-32 per cent was paid. The gross clearings amounted to \$2,338,000, the gold balances to \$1,555,129 and the currency balances to \$2,271,311. The imports of specie at the port for the week were valued at \$308,371. Speculative operations for a rise are held in check by the continued stringency of the money market, and until the close of the present week there is no prospect of any material abatement of this stringency, while it is not improbable that an aggravation of the pressure of last week will be experienced in the meantime. Loans on call were made almost exclusively at seven per cent in coin until the afternoon, when, owing to the wants of the brokers having been supplied, there was a diminished inquiry, but there were no surplus funds offered, and in some instances applications were made for money at the gold rate after three o'clock. The loanable resources of the banks are so much employed in stock loans that they are without the means to discount for their mercantile customers unless they encroach upon their lawful reserve; and in the event of a panic on the Stock Exchange there would be great danger of these institutions being left the virtual owners of the collateral they hold. Hence the necessity on their part of exacting more ample margins than usual, for prices are high, so far as railway shares are concerned, and ten or fifteen per cent is easily swept away. The railway market is entirely without outside support, and therefore sustained by the artificial props of cliques; and in the event of the latter proving unequal to the occasion its demoralization would be complete. The quarterly returns of the national banks will not be made up until the 6th of April; but the banks of this city will virtually be in about the same position on Saturday morning before commencing business as they will in their statements, and hence they are likely to be free lenders—if they have anything to lend on Saturday. Last week the banks continued to lose deposits until the 20th of April, owing to "settling day" being extended to the middle of April in many instances. Last week was a remarkably severe one for borrowers of money, but the present is likely to be still worse.

An artificial rise was engineered in the stock market by the clique operating in Erie and New York Central, but as it is designed to "pull the street" there is not much temptation to buy at the advance from the sharps who are pulling the wires with the sole object of fleecing the public and filling their own pockets. Erie continues to engross attention, but nothing new has transpired in the contest, except that Governor Ward, of New Jersey, has signed the bill giving corporate rights to the Erie Company in that State. This bill allows the company in question to "exercise all the powers and franchises of such company" within the State of New Jersey the same as in the State of New York, including the establishment of an office for the transfer of stock. It is probable, moreover, that the bill now pending in the Senate at Albany legalizing the recent acts of the company and permitting the issue of convertible bonds, as the necessities of the company may require, will pass; and meanwhile the injunction of Judge Ingraham, of the Supreme Court, prevents the receiver of the proceeds of the new stock appointed by Judge Barnard from taking any money whatever under the receivership.

The published statement of the associated banks of this city for the week ending on Saturday corresponds in every particular with the figures already given in this column, the changes from the return of the previous week being a decrease in loans of \$4,608,638, in specie of \$620,941, in circulation of \$21,761, in net deposits of \$4,666,308, and in legal tender of \$138,000. If we compare this statement with the returns for the corresponding weeks in 1867 and 1868, respectively, we find the following variations:

	March 30, 1867.	March 28, 1868.
Loans	\$2,338,000	\$2,006,833
Specie	1,555,129	8,500,728
Circulation	2,271,311	2,213,613
Deposits	1,555,129	1,555,129
Legal tenders	138,000	138,000
Loans	2,338,000	2,006,833
Specie	1,555,129	8,500,728
Circulation	2,271,311	2,213,613
Deposits	1,555,129	1,555,129
Legal tenders	138,000	138,000

There was a fair investment and speculative demand for government securities during the early part of the day, and quotations were a fraction higher than at the close on Saturday, but in the afternoon the market lost its buoyancy and became dull. With the return of a moderate degree of monetary ease these securities will undoubtedly experience a sharp reaction from the present depression, and already capital is being withdrawn from the railway share market, at present so full of treacherous pitfalls, for employment in them. At the close the market was steady at the following quotations:—Registered, 1881, 111 1/2; 1882, 111 1/2; 1883, 111 1/2; 1884, 111 1/2; 1885, 111 1/2; 1886, 111 1/2; 1887, 111 1/2; 1888, 111 1/2; 1889, 111 1/2; 1890, 111 1/2; 1891, 111 1/2; 1892, 111 1/2; 1893, 111 1/2; 1894, 111 1/2; 1895, 111 1/2; 1896, 111 1/2; 1897, 111 1/2; 1898, 111 1/2; 1899, 111 1/2; 1900, 111 1/2; 1901, 111 1/2; 1902, 111 1/2; 1903, 111 1/2; 1904, 111 1/2; 1905, 111 1/2; 1906, 111 1/2; 1907, 111 1/2; 1908, 111 1/2; 1909, 111 1/2; 1910, 111 1/2; 1911, 111 1/2; 1912, 111 1/2; 1913, 111 1/2; 1914, 111 1/2; 1915, 111 1/2; 1916, 111 1/2; 1917, 111 1/2; 1918, 111 1/2; 1919, 111 1/2; 1920, 111 1/2; 1921, 111 1/2; 1922, 111 1/2; 1923, 111 1/2; 1924, 111 1/2; 1925, 111 1/2; 1926, 111 1/2; 1927, 111 1/2; 1928, 111 1/2; 1929, 111 1/2; 1930, 111 1/2; 1931, 111 1/2; 1932, 111 1/2; 1933, 111 1/2; 1934, 111 1/2; 1935, 111 1/2; 1936, 111 1/2; 1937, 111 1/2; 1938, 111 1/2; 1939, 111 1/2; 1940, 111 1/2; 1941, 111 1/2; 1942, 111 1/2; 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